

4/04/11 10:06:03  
DK T BK 3,289 PG 177  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**Please return to:**

This instrument prepared by  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

**Grantor's Address:**

Memphis Area Teachers' Credit Union  
C/o Midwest Loan Services, Inc.  
616 Sheldon Ave., Suite 300  
P.O. Box 144  
Houghton, Michigan 49931  
(906) 487-5870

**Grantee's Address:**

Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207  
(501) 663-6200

**Indexing Instructions: Lot 70, Phase 3, Hernando Hills Subdivision, Section 6, T-3-S, R-7-W, DeSoto County, MS**

**SUBSTITUTION OF TRUSTEE**

WHEREAS, Eula S. Lewis and David L. Lewis executed a Deed of Trust dated February 19, 2009, in favor of Carlos S. Webb, Trustee(s), and Memphis Area Teachers' Credit Union, Lender, for the benefit of the owner and holder of a certain indebtedness, Memphis Area Teachers' Credit Union; and

WHEREAS, said Deed of Trust was filed of record on March 4, 2009, and recorded in Book 3001, Page 113 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, Memphis Area Teachers' Credit Union, the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, Memphis Area Teachers' Credit Union, the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Carlos S. Webb or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Carlos S. Webb or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, Memphis Area Teachers' Credit Union, the owner and legal holder, has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should Memphis Area Teachers' Credit Union, become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 15<sup>th</sup> day of MARCH, 2011.

Tara A. Smith  
 Name: Tara A. Smith  
 Title: VP-Retail  
 Memphis Area Teachers' Credit Union

**ACKNOWLEDGEMENT**

STATE OF Tennessee )  
COUNTY OF Shelby )

On this 15th day of MARCH, 2011, before me, Peggy Segraves, Notary Public,  
personally appeared TARA Smith, who acknowledged that s/he was the  
VP Retail of Memphis Area Teachers' Credit Union, who proved to me on the basis  
of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and  
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by  
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted,  
executed the document.

Witness my hand and official seal this the 15th day of MARCH, 2011.

Peggy Segraves  
Notary Public

My Commission Expires:  
12-12-12

